

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI
SOUTHERN DIVISION**

IN RE: KEVIN & JULIETTE CLIFTON

**CHAPTER 13
CASE NO. 08-50372 NPO**

TRUSTEE'S CONFIRMATION RECOMMENDATION

The Chapter 13 Trustee recommends that the Chapter 13 plan (Dk. 5) filed by the above-referenced Debtor(s) be confirmed. The plan proposes:

A Plan Payment of:	\$591.00 per month for 14 months, increasing to \$1,604.00 per month for 46 months commencing with 6/09 plan payment.
A Plan Term of:	60 months
An Unsecured Percentage of:	36%
Attorneys Fees (Inside Plan) of:	\$1,780.00

Trustee Notes: Plan notated to reflect Court Orders (Dk. 31 & 63).

Respectfully Submitted this the 21st day of May, 2009.



/s/

**WARREN A. CUNTZ, JR.
STANDING CHAPTER 13 TRUSTEE**

CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI CASE NO.: _____

Debtor Kevin J. Clifton, Jr. SS# XXX-XX-7428 Current Monthly Income\$ -0-
Joint Debtor Juliette C. Clifton SS# XXX-XX-4340 Current Monthly Income\$ 2,741.56
Address 17113 Lowery Rd., Gulfport, MS 39503 No. Of Dependents 5
Phone # 228-831-4932

Any Federal or State Tax Refund (including Earned Income Credit) that exceeds the exemption to which the Debtor is/are entitled shall be transmitted to the Chapter 13 Trustee for application to any unsecured claims and, if paid in full, to the base amount of the plan.

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must filed a proof of claim to be paid under any plan that may be confirmed, and the treatment of all secured/priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 Months, not to exceed 60 months. Debtor or Joint Debtor will make payments directly to the Trustee ONLY if self-employed, unemployed, or the recipient of government benefits.
(A) Debtor will pay \$ 591.00 * Per (monthly / semi-monthly / weekly / bi-weekly) to the Chapter 13 Trustee. A payroll deduction order will be issued to Debtor's employer @: Debtor

* FOR 14 MONTHS. INCREASE
TO \$1604 PMO FOR REMAINING
46 MOS COMMENCING W/ 6/09 PLAN PAYMENT.

(B) Joint Debtor will pay \$ N/a Per (monthly / semi-monthly / weekly / bi-weekly) to the Chapter 13 Trustee. A payroll deduction order will be issued to Debtor's employer @: _____

PRIORITY CREDITORS. Filed claims that are not disallowed to be paid in full: IRS \$ n/a
State Tax Commission \$ n/a Other \$ n/a

DOMESTIC SUPPORT OBLIGATIONS (POST PETITION) DUE TO: _____

beginning _____ In the amount of \$ _____ Per month shall be paid:
_____ Direct _____ Through payroll deduction _____ Through the plan.

PREPETITION DOMESTIC SUPPORT ARREARAGE CLAIMS DUE TO: n/a

In the amount of \$ _____ Shall be paid:
_____ Through payroll deduction _____ Through the plan.

HOME MORTGAGE(S)

MTG PMTS TO: N/a BEGINNING @ \$ _____ () PLAN () DIRECT
MTG PMTS TO: _____ BEGINNING @ \$ _____ () PLAN () DIRECT
MTG PMTS TO: _____ BEGINNING @ \$ _____ () PLAN () DIRECT
MTG ARREARS TO: _____ THROUGH \$ _____

Debtor's Initials KJC Joint Debtor's Initials J

CHAPTER 13 PLAN, PAGE 1 OF 2

SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i) until plan is completed and be paid as secured claimant(s) the sum set out in the column "Total Amt. To be Paid" or pursuant to Order of the Court. That portion of the claim not paid as secured shall be paid as an unsecured claim.

Creditor's Name	Collateral	Approx. Amt. Owed	Value	Intrst. Rate	Proposed Treatment
Hampock Bank	'04 Chevy Venture	\$11,702.00	\$6,350.00	12%	Pay balance + 12% int. @ 260.30 MO.
Hampock Bank	'04 Chevy S-10	\$10,854.00	\$13,000.00	12%	Pay balance + 12% int. @ 241.44 MO.

SPECIAL CLAIMANTS. (Co-Signed debts, collateral for abandonment, etc.) ON ABANDONED COLLATERAL, DEBTOR TO PAY ZERO ON SECURED PORTION OF DEBT. Where proposal is for payment, creditor must file a proof of claim to receive proposed payment.

Creditor's Name	Collateral or Type of Debt	Approx. Amt. Owed	Proposal to Be Paid
Crown Resort	Timeshare	\$6,000.00	Debtors to abandon

(C.12) **ESTATE OF BURSTEIN - CONFIRMATION NOT BINDING. TREATMENT & PAYMENT**
Held in ABEYANCE & DETERMINED BY SEPARATE ORDER PER 5/18/09 ORDER.
SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection Payments: n/a

UNSECURED DEBTS totaling approximately \$ 112,123.53 **PER CLAIMS REGISTER. DOESN'T INC. BURSTEIN CLAIM.**
 Creditors that have filed claims that are not disallowed: Are to be paid in periodic payments to
IN FULL or APPROXIMATELY 36% PER 6/23/08 ORDER.

Total Attorney Fees Charged \$ 2,500.00
 Attorney Fees Previously Paid \$ 720.00
 Attorney Fees to be paid through the plan \$ 1,780.00

Pay administrative costs and debtor's attorney fees
 Pursuant to Court Order and/or local rules.

Name/Address/Phone # of Vehicle Insurance Co./Agent

Attorney for Debtor (Name/Address/Phone#/Email)

David L. Lord and Associates, P.A.

2300 24th Avenue

Gulfport, MS 39501

Telephone/Fax 228-868-5667/228-868-2554

Email Address lordlawfirm@bellsouth.net

DATE: 2/29/2008

DEBTORS SIGNATURE [Signature]

JOINT DEBTOR'S SIGNATURE [Signature]

ATTORNEY'S SIGNATURE [Signature]